

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kenneth H Chonofsky
 Debtor

Case No. 19-16596-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Feb 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2020.

db +Kenneth H Chonofsky, 722 Jackson Street, Lansdale, PA 19446-3710
 14408818 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BTPDERSHAW.COM Feb 22 2020 08:08:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: megan.harper@phila.gov Feb 22 2020 03:24:57 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2020 03:24:00
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 22 2020 03:24:52 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14408807 +EDI: CAPITALONE.COM Feb 22 2020 08:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

14408812 +EDI: CHASE.COM Feb 22 2020 08:08:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298

14408813 +EDI: CITICORP.COM Feb 22 2020 08:08:00 Citibank/Exxon Mobile, Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034

14408814 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 22 2020 03:28:26 Credit One Bank,
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873

14408816 +EDI: HY11.COM Feb 22 2020 08:08:00 Hyundai Motor Finance, Attn: Bankruptcy,
 Po Box 20809, Fountain Valley, CA 92728-0809

14408817 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Feb 22 2020 03:24:43 KeyBank,
 4910 Tiedeman Road, Oh-01-51-0622, Brooklyn, OH 44144-2338

14408819 +EDI: RMSC.COM Feb 22 2020 08:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

14408820 +EDI: RMSC.COM Feb 22 2020 08:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

14408821 +EDI: RMSC.COM Feb 22 2020 08:08:00 Synchrony Bank/Walmart, Po Box 965024,
 Orlando, FL 32896-5024

14408815 EDI: USBANKARS.COM Feb 22 2020 08:08:00 Elan Financial Service, Attn: Bankruptcy,
 4801 Frederica Street, Owensboro, KY 42301

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14408811* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14408808* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14408809* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14408810* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

ALEXANDER G. TUTTLE on behalf of Debtor Kenneth H Chonofsky agt@tuttlelegal.com,
 7043@notices.nextchapterbk.com
 REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkggroup@kmlawgroup.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Kenneth H Chonofsky**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5438**
EIN ---
Social Security number or ITIN ---
EIN ---

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-16596-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth H Chonofsky

2/20/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.